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8. (once amended) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of rank ordering accounts.

9. (once amended) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of segmenting accounts based on customer demographics.

10. (once amended) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of identifying cross-sell targets.

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11. (twice amended) A system configured to increase efficiency of marketing campaigns, said system comprising:

a customer database which includes customer demographics and historical data;

a targeting engine for analyzing data input and generating data output, said targeting engine having a plurality of models stored thereon, said targeting engine configured to access said historical data, determine a sequential order for combining said models to define the target group, and combine said models in the determined sequential order to determine a target group for marketing and determine a risk factor for the target group; and

a graphical user interface for accessing customer database and displaying data output.

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13. (twice amended) A system according to Claim 11 further configured to use historical data stored in said customer database to direct a marketing campaign towards a target group determined by the plurality of models.